

# ***Table of Contents for Lunch & Learns***

## **Overview Workshop**

- ❖ ***Plans Available***
- ❖ ***Plan Benefits***
- ❖ ***Investment Information***
- ❖ ***Fees***
- ❖ ***Special Provisions***
- ❖ ***When You Retire***



## **Charge! Wise Use of Credit Cards**

- ❖ ***Types of Cards and Offers***
- ❖ ***Understanding Your Credit Score***
- ❖ ***5 Keys to Unlocking a Better Credit Score***
- ❖ ***Know What's on Your Credit Report***
- ❖ ***Correcting and Disputing a Credit Report***
- ❖ ***Strategies for Getting Out of Credit Card Debt***



## **Are You In the "Ballpark" for Your Retirement Income Needs?**

- ❖ ***Keys to Help Build Financial Security for Retirement***
- ❖ ***Sources of Post-Retirement Income***
- ❖ ***Understanding Your State Retirement Agency Personal Statement of Benefits***
- ❖ ***What You Need to Know About Social Security Benefits***
- ❖ ***Calculating Your Needed Retirement Income and Savings Goal***
- ❖ ***Things to Consider When Saving for Retirement***



### **MSRP Investment Options**

- ❖ *What Are Your Investment Options?*
- ❖ *Understanding Types of Investments*
- ❖ *Relationship of Risks and Returns*
- ❖ *Managing Risk*
- ❖ *Determining Your Asset Allocation Model*
- ❖ *Target Retirement Fund Alternative*



### **MSRP Online**

- ❖ *Introduction to Accessing the MarylandDC.com Website*
- ❖ *Resources Available on MarylandDC.com Website*
- ❖ *How to Review Your Account on the Website*
- ❖ *How to Make Account Transactions on the Website*
- ❖ *Introduction to Accessing the MSRP Website*
- ❖ *Resources Available on MSRP Website*



### **Stretch Your Dollars**

- ❖ *Get Organized and Keep Good Records*
- ❖ *Setting Your Goals-SMART!*
- ❖ *Controlling Debt*
- ❖ *Questions that Will Save You Money*
- ❖ *Save Before You Spend*
- ❖ *Where and How to Ask for HELP!!*



### **Retirement Planning for Women**

- ❖ **How Does Retirement Planning Differ for Women?**
- ❖ **Why Do Women Need More for Retirement?**
- ❖ **Take Control of Your Finances.**
- ❖ **How Do You Determine Your Retirement Needs and Develop Goals?**
- ❖ **What are the Investment Options and Factors You Need to Consider?**
- ❖ **Developing Your Retirement Strategy**



### **The Sandwich Generation**

- ❖ **Challenges of the Sandwich Generation**
- ❖ **Setting Priorities**
- ❖ **Your Children**
- ❖ **Your Parents**
- ❖ **Your FUTURE**
- ❖ **Choose the Plan that is Right for You!**



### **When the Nest Egg Hatches: Investing and Withdrawing During Retirement**

- ❖ **Determine Your Income Sources**
- ❖ **Plan Your Expenses**
- ❖ **Calculate Withdrawal Rate**
- ❖ **Consider Withdrawal Strategies**
- ❖ **Your Retirement Portfolio**
- ❖ **Other Considerations**

